

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHAEL R RICHARDSON	§	Case No.: 08-00853
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/15/2008.
- 2) This case was confirmed on 07/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/27/2010.
- 5) The case was dismissed on 03/31/2010.
- 6) Number of months from filing to the last payment: 23
- 7) Number of months case was pending: 29
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 15,399.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 12,554.81
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 12,554.81</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,400.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 906.52
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,306.52

Attorney fees paid and disclosed by debtor \$ 100.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SPRINT-NEXTEL CORP	UNSECURED	304.00	417.47	417.47	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	215.00	215.66	215.66	.00	.00
INTERNAL REVENUE SER	PRIORITY	14,000.00	6,865.94	6,865.94	2,926.51	.00
INTERNAL REVENUE SER	UNSECURED	NA	23,885.11	23,885.11	.00	.00
AMERICREDIT FINANCIA	SECURED	4,540.00	8,425.00	4,506.52	4,506.52	815.26
AMERICREDIT FINANCIA	UNSECURED	8,882.00	5,257.01	5,257.01	.00	.00
IL STATE DISBURSEMEN	PRIORITY	2,800.00	NA	NA	.00	.00
DONNA HOWARD	OTHER	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,517.00	718.18	718.18	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	1,604.00	1,604.09	1,604.09	.00	.00
CITY OF CHICAGO PARK	UNSECURED	2,000.00	2,274.97	2,274.97	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	1,610.40	1,610.40	.00	.00
B REAL LLC/MS 550	UNSECURED	NA	24.00	24.00	.00	.00
B REAL LLC/MS 550	UNSECURED	NA	207.00	207.00	.00	.00
B REAL LLC/MS 550	UNSECURED	251.00	251.00	251.00	.00	.00
B REAL LLC/MS 550	UNSECURED	188.00	188.00	188.00	.00	.00
ARM PROFESSIONAL SER	UNSECURED	306.00	NA	NA	.00	.00
FIRST NATL BANK OF M	UNSECURED	1,032.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	180.00	NA	NA	.00	.00
WOW INTERNET CABLE S	UNSECURED	1,294.00	NA	NA	.00	.00
EMERGENCY CARE PHYSI	UNSECURED	250.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	292.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	1,610.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LHR INC	UNSECURED	377.24	NA	NA	.00	.00
LEADING MAN CLOTHES	UNSECURED	246.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	46.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	278.00	NA	NA	.00	.00
COTTAGE EMERGENCY PH	UNSECURED	287.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	251.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	188.00	NA	NA	.00	.00
PUBLIC STORAGE	UNSECURED	367.00	NA	NA	.00	.00
SPRINT	UNSECURED	323.14	NA	NA	.00	.00
T MOBILE	UNSECURED	500.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	650.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	4,506.52	4,506.52	815.26
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	4,506.52	4,506.52	815.26
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	6,865.94	2,926.51	.00
<b>TOTAL PRIORITY:</b>	6,865.94	2,926.51	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	36,652.89	.00	.00

**Disbursements:**

Expenses of Administration	\$ 4,306.52	
Disbursements to Creditors	\$ 8,248.29	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,554.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.